

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

GERMAN P FERNANDEZ
THERESA A FERNANDEZ
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:19-10642

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 25, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/25/2019 and confirmed on 8/22/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

| | | |
|---------------------------|----------|------------|
| Total Receipts | | 127,656.37 |
| Less Refunds to Debtor | 2,887.31 | |
| TOTAL AMOUNT OF PLAN FUND | | 124,769.06 |

| | | |
|------------------------------------|----------|----------|
| Administrative Fees | | |
| Filing Fee | 0.00 | |
| Notice Fee | 0.00 | |
| Attorney Fee | 3,300.00 | |
| Trustee Fee | 6,343.15 | |
| Court Ordered Automotive Insurance | 0.00 | |
| TOTAL ADMINISTRATIVE FEES | | 9,643.15 |

| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|------------------------------------|--------------|-----------|----------|------------|
| Secured | | | | | |
| | MIDFIRST BANK | 0.00 | 61,276.37 | 0.00 | 61,276.37 |
| | Acct: 6324 | | | | |
| | MIDFIRST BANK | 1,079.73 | 1,079.73 | 0.00 | 1,079.73 |
| | Acct: 6324 | | | | |
| | GROVE CITY AREA FCU | 1,437.30 | 1,437.30 | 0.00 | 1,437.30 |
| | Acct: 1282 | | | | |
| | AMERICREDIT FINANCIAL SVCS INC DBA | 27,232.38 | 27,232.38 | 5,658.85 | 32,891.23 |
| | Acct: 2882 | | | | |
| | GROVE CITY AREA FCU | 2,474.26 | 2,474.26 | 286.83 | 2,761.09 |
| | Acct: 1282 | | | | |
| | | | | | 99,445.72 |

| | | | | | |
|----------|-----------------------|----------|----------|------|------|
| Priority | | | | | |
| | DANIEL P FOSTER ESQ** | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | GERMAN P FERNANDEZ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | GERMAN P FERNANDEZ | 962.53 | 962.53 | 0.00 | 0.00 |
| | Acct: | | | | |
| | GERMAN P FERNANDEZ | 1,924.78 | 1,924.78 | 0.00 | 0.00 |
| | Acct: | | | | |
| | FOSTER LAW OFFICES** | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | DANIEL P FOSTER ESQ** | 3,300.00 | 3,300.00 | 0.00 | 0.00 |
| | Acct: | | | | |

*** NONE ***

| | | | | | |
|-----------|-------------------------------------|----------|----------|------|----------|
| Unsecured | | | | | |
| | BANK OF AMERICA NA** | 8,859.57 | 2,378.84 | 0.00 | 2,378.84 |
| | Acct: 6910 | | | | |
| | BHS BMP BENBROOK GASTROENTEROL | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 4475 | | | | |
| | CAPITAL ONE BANK (USA) NA BY AMERIC | 2,606.95 | 699.98 | 0.00 | 699.98 |
| | Acct: 2662 | | | | |
| | LVNV FUNDING LLC | 4,517.07 | 1,212.85 | 0.00 | 1,212.85 |

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| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|------------------------------------|--------------|-----------|----------|------------|
| Unsecured | | | | | |
| | Acct: 4969 | | | | |
| | CREDIT MANAGEMENT COMPANY | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 2170 | | | | |
| | DISCOVER BANK(*) | 12,682.11 | 3,405.20 | 0.00 | 3,405.20 |
| | Acct: 1455 | | | | |
| | DISCOVER BANK(*) | 10,877.78 | 2,920.73 | 0.00 | 2,920.73 |
| | Acct: 8960 | | | | |
| | GROVE CITY AREA FCU | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 5001 | | | | |
| | KEYBRIDGE MEDICAL REVENUE CARE | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 1836 | | | | |
| | NORTHWEST BANK FKA NORTHWEST SA | 9,617.40 | 2,582.32 | 0.00 | 2,582.32 |
| | Acct: 0085 | | | | |
| | ONE MAIN FINANCIAL GROUP LLC(*) | 6,663.69 | 1,789.23 | 0.00 | 1,789.23 |
| | Acct: 7093 | | | | |
| | PAYPAL CREDIT++ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | PORTFOLIO RECOVERY ASSOCIATES LLC | 2,573.64 | 691.04 | 0.00 | 691.04 |
| | Acct: 0711 | | | | |
| | SYNCHRONY BANK** | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | PHELAN HALLINAN DIAMOND & JONES LL | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | WILLIAM CRAIG ESQ++ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | ROBERTSON ANSCHULTZ SCHNEID ET A | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | ROBERTSON ANSCHUTZ SCHNEID CRAN | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | BUTLER ANESTHESIA ASSOCIATES++ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | BUTLER MEMORIAL HOSPITAL | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | | | | | 15,680.19 |

TOTAL PAID TO CREDITORS

115,125.91

TOTAL CLAIMED

PRIORITY 0.00

SECURED 32,223.67

UNSECURED 58,398.21

Date: 10/25/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

GERMAN P FERNANDEZ
THERESA A FERNANDEZ
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:19-10642

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
German P. Fernandez
Theresa A. Fernandez
Debtors

Case No. 19-10642-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Oct 25, 2024

Form ID: pdf900

Total Noticed: 41

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2024:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | + German P. Fernandez, Theresa A. Fernandez, 786 North Broad Street Extension, Grove City, PA 16127-4616 |
| 15076132 | + AES / Grove City Area FCU, PO Box 2461, Harrisburg, PA 17105-2461 |
| 15088234 | + BHS BMP Benbrook Gastroentero, 104 Technology Drive, Suite 202, Butler PA 16001-1801 |
| 15076135 | Butler Anesthesia Associates, 500 Grant Street, East Butler, PA 16029 |
| 15076136 | + Butler Memorial Hospital, PO Box 37171, Baltimore, MD 21297-3171 |
| 15117373 | + Grove City Area FCU, P.O. Box 785, Grove City, PA 16127-0785 |
| 15076150 | + Statebridge Company, 5680 Greenwood Plaza Boulevard, Greenwood Village, CO 80111-2414 |

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| cr | + Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM | Oct 26 2024 01:08:00 | AmeriCredit Financial Services, Inc., dba GM Finan, 4000 Embarcadero Dr., Arlington, TX 76014-4101 |
| cr | + Email/Text: RASEBN@raslg.com | Oct 26 2024 01:00:00 | Lakeview Loan Servicing, LLC, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927 |
| cr | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Oct 26 2024 00:32:04 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15114915 | Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM | Oct 26 2024 01:08:00 | AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096 |
| 15076131 | + Email/Text: bncnotifications@pheaa.org | Oct 26 2024 01:08:00 | Aes / Brazos / Us Bank, PO Box 61047, Harrisburg, PA 17106-1047 |
| 15076133 | + Email/Text: ally@ebn.phinsolutions.com | Oct 26 2024 00:59:00 | Ally Financial, 200 Renaissance Center, #B0, Detroit, MI 48243-1300 |
| 15076134 | + Email/Text: creditcardbkcorrespondence@bofa.com | Oct 26 2024 00:59:00 | Bank Of America, Po Box 982238, El Paso, TX 79998-2238 |
| 15103156 | + Email/Text: mortgagebkcorrespondence@bofa.com | Oct 26 2024 01:08:00 | Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284 |
| 15076137 | Email/PDF: AIS.cocard.ebn@aisinfo.com | Oct 26 2024 00:32:41 | Capital One Bank Usa NA, 15000 Capital One Drive, Richmond, VA 23238 |
| 15099526 | Email/PDF: AIS.cocard.ebn@aisinfo.com | Oct 26 2024 00:32:48 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 15076138 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Oct 26 2024 00:33:24 | Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217 |
| 15076139 | + Email/Text: bdsupport@creditmanagementcompany.com | | |

District/off: 0315-1

User: auto

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Date Rcvd: Oct 25, 2024

Form ID: pdf900

Total Noticed: 41

| | | | |
|----------|--|----------------------|---|
| | | Oct 26 2024 01:10:00 | Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956 |
| 15076140 | Email/Text: mrdiscen@discover.com | Oct 26 2024 00:59:00 | Discover Financial Services LLC, Po Box 15316, Wilmington, DE 19850 |
| 15081203 | Email/Text: mrdiscen@discover.com | Oct 26 2024 00:59:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 15076141 | + Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM | Oct 26 2024 01:08:00 | Gm Financial, Po Box 181145, Arlington, TX 76096-1145 |
| 15076142 | Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM | Oct 26 2024 01:08:00 | Gm Financial, Po Box 1181145, Arlington, TX 76096 |
| 15076143 | + Email/Text: nschultz@gcafcu.org | Oct 26 2024 01:00:00 | Grove City Area Federal Credit Union, 1 Credit Union Way, Grove City, PA 16127-1899 |
| 15076144 | Email/Text: bankruptcy@kashable.com | Oct 26 2024 00:59:00 | Kashable LLC, 275 Madison Avenue, New York, NY 10016 |
| 15076145 | + Email/Text: bankruptcynotices@keybridgedmed.com | Oct 26 2024 01:10:00 | Key Bridge, 2348 Baton Rouge, Lima, OH 45805-1167 |
| 15101867 | Email/PDF: resurgentbknofications@resurgent.com | Oct 26 2024 00:32:46 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 15277888 | + Email/Text: LC-Bankruptcy-RF@loancare.net | Oct 26 2024 01:08:00 | LoanCare, LLC, P.O Box 8068, Virginia Beach VA 23450-8068 |
| 15560266 | + Email/PDF: ais.midfirst.ebn@aisinfo.com | Oct 26 2024 01:19:02 | MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051 |
| 15076146 | + Email/Text: heather.mauro@northwest.com | Oct 26 2024 01:08:00 | Northwest Bank, Bankruptcy Specialist, PO Box 337, Warren, PA 16365-0337 |
| 15090547 | + Email/PDF: cbp@omf.com | Oct 26 2024 00:57:05 | Onemain, PO Box 3251, Evansville, IN 47731-3251 |
| 15076147 | + Email/PDF: cbp@omf.com | Oct 26 2024 00:33:13 | Onemain Financial, Po Box 1010, Evansville, IN 47706-1010 |
| 15117237 | + Email/Text: BKEBN-Notifications@ocwen.com | Oct 26 2024 01:00:00 | PLAZA HOME MORTGAGE, INC, PHH MORTGAGE CORPORATION, 1 MORTGAGE WAY, MAIL STOP SV-22, MT. LAUREL NJ 08054-4637 |
| 15115292 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Oct 26 2024 00:33:25 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 15088235 | + Email/PDF: ais.sync.ebn@aisinfo.com | Oct 26 2024 00:33:10 | PayPal Credit, PO Box 105658, Atlanta GA 30348-5658 |
| 15076148 | + Email/Text: BKEBN-Notifications@ocwen.com | Oct 26 2024 01:00:00 | Phh Mortgage Services, 1 Mortgage Way, Mount Laurel, NJ 08054-4624 |
| 15076149 | + Email/Text: BKCourtNotices@yourmortgageonline.com | Oct 26 2024 01:08:00 | Plaza Home Mortgage / Dovenmu, 1 Corporate Drive, Lake Zurich, IL 60047-8944 |
| 15076151 | + Email/PDF: ais.sync.ebn@aisinfo.com | Oct 26 2024 00:31:39 | Syncb / Care Credit, Po Box 965036, Orlando, FL 32896-5036 |
| 15076152 | + Email/PDF: ais.sync.ebn@aisinfo.com | Oct 26 2024 00:32:48 | Syncb / Paypal Master Card, Po Box 965005, Orlando, FL 32896-5005 |
| 15076153 | + Email/PDF: ais.sync.ebn@aisinfo.com | Oct 26 2024 00:31:36 | Syncb / TJMaxx, Po Box 965015, Orlando, FL 32896-5015 |
| 15076810 | ^ MEBN | Oct 26 2024 00:08:05 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |

TOTAL: 34

District/off: 0315-1

User: auto

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Date Rcvd: Oct 25, 2024

Form ID: pdf900

Total Noticed: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | MidFirst Bank |
| cr | | Plaza Home Mortgage, INC |
| 15254133 | *P++ | AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096 |

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2024 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|--|
| Brent J. Lemon | on behalf of Creditor MidFirst Bank blemon@kmlawgroup.com lemondropper75@hotmail.com |
| Charles Griffin Wohlrab | on behalf of Creditor Lakeview Loan Servicing LLC bkecf@friedmanvartolo.com, cwohrlab@ecf.courtdrive.com |
| Daniel P. Foster | on behalf of Debtor German P. Fernandez dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com |
| Daniel P. Foster | on behalf of Joint Debtor Theresa A. Fernandez dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com |
| Lauren Berschler Karl | on behalf of Creditor Lakeview Loan Servicing LLC lkarl@rascrane.com, lbkarl03@yahoo.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteedpa.com |
| Thomas Song | on behalf of Creditor Plaza Home Mortgage INC pawb@fedphe.com |
| William E. Craig | on behalf of Creditor AmeriCredit Financial Services Inc., dba GM Financial wcraig@egalawfirm.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com |

TOTAL: 9